

Practitioner's Docket No. 1017-6592

#5 2165
PATENT Petition
w/IDS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weinstock et al.

Application No.: 09 / 694,050 Group No.: 2165

Filed: October 20, 2000 Examiner: Unknown

For: EXTENDED WEB ENABLED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

Assistant Commissioner for Patents
Washington, D.C. 20231

ATTENTION: Group Director, Group 2165 (M.P.E.P. § 1002.02)

**PETITION TO MAKE SPECIAL FOR NEW APPLICATION
UNDER M.P.E.P. § 708.02, VIII**

NOTE: See M.P.E.P. § 708.02, 7th ed.

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1. Petition

Applicant hereby petitions to make this new application, which has not received any examination by the Examiner, special.

2. Claims

(check and complete all applicable items (a) through (c))

- (a) ☐ All the claims in this case are directed to a single invention.
- (b) ☒ If the Office determines that all the claims presented are not obviously directed to a single invention, then applicant will make an election without traverse as a prerequisite to the grant of special status.
- (c) ☐ If claim(s) _____ are found not to be examinable in this case with claim(s) _____, then applicant hereby elects claim(s) _____ for the prosecution of this case.

3. Search

(check all applicable items (d) through (g))

A search has been made by

- (d) ☐ the inventor
- (e) ☒ attorney
- (f) ☐ professional searcher
- (g) ☐ foreign patent office

in the following:

(complete all applicable items below)

(h) ☒ field of search: United States Patents, in the class/subclasses listed below:



(i) ☐ publications: class(es) 705 subclass(es) 1,4,5,6,7,8,26,27,28
class(es) 345 subclass(es) 329, 334
☐ foreign patents: class(es) 709 subclass(es) 202,203,217,218,219
class(es) 701 subclass(es) 29,32
class(es) 707 subclass(es) 104,501

(k) ☐ search by corresponding foreign patent office or at the former International Patent Institute at The Hague, Netherlands.

4. Copy of references

There is submitted herewith a copy of the references deemed most closely related to the subject matter encompassed by the claims.

☐ Also attached are Forms PTO/SB/08A and 08B (formerly Form PTO-1449)

5. Detailed discussion of the references

There is submitted herewith a detailed discussion of the references, which discussion particularly points out how the claimed subject matter is distinguishable over the references.

NOTE: As to all other references not treated above, an Information Disclosure Statement should be filed.

☒ Also attached is an Information Disclosure Statement.

6. Fee

The fee required by 37 C.F.R. 1.17(i) (\$130.00) is to be paid by

☐ Attached is a ☐ check ☐ money order in the amount of \$ _____

☒ Authorization is hereby made to charge the amount of \$ 130.00

☒ to Deposit Account No. 18-1829

☐ to Credit card as shown on the attached credit card information authorization form PTO-2038.

WARNING: Credit card information should not be included on this form as it may become public.

☒ Charge any additional fees required by this paper or credit any overpayment in the manner authorized above.

A duplicate of this paper is attached.

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**DETAILED DISCUSSION OF THE REFERENCES DEEMED MOST CLOSELY
RELATED TO THE SUBJECT MATTER ENCOMPASSED BY THE CLAIMS**

Applicant has deemed the following patents uncovered during the prior art search as the references most closely related to the subject matter encompassed by the claims. A detailed discussion of the references in connection with the claims follows this list. These patents, as well as the other patents uncovered in the search are also listed in the enclosed Information Disclosure Statement.

U.S. Patents Discussed Below

4,788,643	5,832,454
5,237,499	5,842,176
5,311,425	5,890,129
5,406,475	5,893,904
5,570,283	5,923,552
5,581,461	5,926,793
5,644,721	5,926,798
5,764,981	5,946,660
5,781,892	5,983,200
5,832,451	6,006,201

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I. Summary of the CRS-Based Systems of the Prior Art

Many of the patents uncovered in the prior art search are directed to interfacing a travel agency computer with a computer reservation system (CRS). CRSs are well-known in the art (they have been in existence for over 25 years), and provide computerized booking capabilities for air travel, hotels, and car rentals to travel agencies. They were originally developed by the airlines and operate under names such as Sabre, Apollo, System One, and WorldSpan. CRSs publish schedule and fare data, and allow users to make reservations for most major airlines, hotels, and car rental agencies. CRS operators (Sabre, etc.) collect transaction fees from the vendors listed therein (airlines, hotels, car rental companies) for the bookings made on their behalf.

Much development has occurred in the past several years in the area of improving the interface between travel agents and the CRSs. Much of the prior art uncovered during the search is directed toward such CRS/travel agent interfaces.

For example, **U.S. Patent No. 4,788,643** issued to Trippe et al. discloses a system where travel agents, airline reservation computers (CRSs), and cruise information computers are

interconnected so that a travel agent can integrate the booking of airline tickets and cruise ship tickets. The airline reservation computers (CRSs) will link the travel agents' computers with the cruise information computers. Travel agents can book reservations on specific cruises by entering booking requests on their terminals. These booking requests will be recognized by the airline reservation computers as cruise data requests. The airline reservation computer will then transmit these requests to the cruise information computer. The cruise information computer will then enter into a two-way dialog with a travel agent computer via the airline reservation computer to obtain the data necessary to book the cruise reservation. The cruise information computer will then generate a booking and send a confirmation to the travel agency computer via the airline reservation computer.

U.S. Patent No. 5,237,499 issued to Garback discloses a computer travel planning system which processes travel requests directed to a specific venue from individual members of a sponsor group (i.e., members of a corporate department attending a seminar in New York City). A database stores information specific to the venue, to the group, to the individual members of the group, and to a travel policy applicable to that group (for example, a company's travel policy with regard to employees attending seminars). From the information in this database, a booking specifically tailored to the information in the database files can be made through a CRS.

U.S. Patent No. 5,311,425 issued to Inada discloses a reservation system terminal connected to a host computer for controlling airline reservations. The host computer is a CRS. The '425 invention lies in improving the ease of data entry in the remote terminal to avoid the complicated commands required by CRSs and maximizing the intelligence capability of the remote terminal by multitasking various functions.

U.S. Patent No. 5,570,283 issued to Shoolery et al. discloses an interface between travel agents and CRSs where a travel agent can use a user-friendly GUI to obtain travel information for airlines, hotels, and car rentals.

U.S. Patent No. 5,644,721 issued to Chung et al. discloses a system for interfacing with a CRS where pricing data is converted to a predetermined global currency so that multiple travel bookings within a company can be collectively stored in a database such that pricing information is instantly available and recognizable in a single currency, thereby allowing the company to quickly identify its travel costs.

U.S. Patent No. 5,764,981 issued to Brice et al. discloses a system where a CRS is integrated with a travel agent's computer such that the travel agent's accounting and reporting data are efficiently accumulated in a database. The travel agent computer can then access this database to perform various tasks (accounting, reporting, etc.).

U.S. Patent No. 5,781,892 issued to Hunt et al. discloses a server computer which interfaces a plurality of travel agent computers with a plurality of CRSs, with each CRS using a different command language to process reservation requests. The server computer of the '892 patent translates requests for CRS information received from various travel agents to the different formats required by the CRSs, thereby eliminating the need for travel agents to learn all of the command languages specific to each CRS.

U.S. Patent No. 5,832,451 issued to Flake et al. discloses an automated travel service management information system where a travel agency can generate a business entity profile and individual profile for its customers. These profiles can be stored in a relational database. CRS information retrieved from a plurality of CRSs can be stored in the same database. This database can then be used by the travel agent in processing a customer's travel request. The information obtained from the plurality of CRSs is stored in the database in a single database format, thereby eliminating the need to cross-train travel agents in the different command formats of each CRS.

U.S. Patent No. 5,832,454 issued to Jafri et al. discloses reservation software employing multiple virtual agents wherein the reservation software connects to a CRS to obtain multiple priced itineraries for presentation to a user. By presenting multiple priced itineraries from which the user can select a desired choice, the invention disclosed in the '454 patent obviates the need for multiple CRS accesses to obtain a desired booking.

U.S. Patent No. 5,842,176 issued to Hunt et al. discloses a method and apparatus for interacting with a CRS which allows multiple sessions to be established with a CRS simultaneously. Two sessions are established with a CRS if a determination is made that the CRS can simultaneously handle the requests of those sessions.

II. Patentability of the Present Invention over the CRS-Based Systems of the Prior Art

The present invention is patentable over these CRS-based systems for a variety of reasons. For example, the "rental vehicle software program" of independent claims 1 and 24 provides functionalities not disclosed, taught, or suggested in the CRS-based systems of the prior

art. Claims 1 and 24 recite that the rental vehicle software program be configured to "automatically respond to a series of commands from said authorized purchaser and communicate a rental vehicle reservation to one of a plurality of providers of said rental vehicle services." Claims 1 and 24 further recite that each rental vehicle reservation has "sufficient information for authorizing, processing and billing said rental vehicle transaction so that a rental vehicle transaction may be automatically processed thereby." Independent claim 35 recites that the access provided to a multi-level business organization is "sufficient for placing and monitoring orders for delivery of services by said integrated business" and that the "business software program" of the integrated business be "configured to automatically accept reservations for, and provide administrative control and accounting for" its services. Independent claim 41 recites an "Internet site through which an authorized purchaser of rental vehicle services may access a rental vehicle software program and make reservations for any one of a plurality of rental vehicle service providers." Independent claim 43 recites a "GUI interface through which an authorized purchaser of rental vehicle services comprising a multi-level business organization may access a rental vehicle software program resident on a rental vehicle provider's business computer system to thereby conduct rental vehicle business with a plurality of providers..." Independent claim 45 recites that the "rental vehicle software program" be configured to "automatically respond to a series of commands from said authorized purchaser and communicate a rental vehicle reservation to a centralized destination, said rental vehicle reservation having sufficient information for authorizing, processing and billing said rental vehicle transaction so that a rental vehicle transaction may be automatically processed thereby..." Independent claim 47 recites that a computer networked with a plurality of vehicle rental providers be configured "to allow users to place reservations for rental vehicle services with any of said providers."

Page 14, lines 16-20, of the application notes that the "term 'reservation' has been used herein to refer *not only to the act of placing the order* but also to filling the order for services including providing the rental vehicle to the ultimate user and even invoicing for those services." Thus, with the present invention, the term "reservation" encompasses more than the mere booking of a rental car. As shown in Figure 2, it includes a reservation phase (which may include authorizations, requests for authorizations, confirmations, authorization changes, cancellations, etc), an open phase (which may include various rental modifications such as

vehicle changes and extensions, and may include terminations, etc.), and a closed phase (which may include invoice approval, rejection, remittance, etc.). At each phase of the reservation, the purchaser and provider may interact with the rental vehicle software program as part of a streamlined transaction process where not only employees of the rental car provider, but also employees of the purchaser, have access "to significant data which enable the user to make reservations for services, monitor those services as they are being provided, communicate with those providing the services, obtain information relating to the status of services as they are being provided, and close transactions, all by interacting with the services provider business organization over that user's PC and without human interaction required by the business providers personnel." (See Application, page 14, line 38 - page 15, line 10).

Because of the functionalities provided by the rental software program during the "open" and "close" phases of the reservation process, the present invention streamlines the interaction between the rental provider and a purchaser such as an insurance company. As explained in the application:

Historically, the replacement car market engendered large numbers of telephone calls being placed between the insurance company, the rental company, and the body shop where vehicle repair was being performed in order to authorize the rental, select and secure the desired replacement vehicle to be provided, monitor the progress of the repair work so that scheduling of the rental vehicle could be controlled, extending the vehicle rental in the event of delays in repair, authorizing various activities involved in the rental process including upgrades of vehicles or other charges for services, and subsequent billing of the rental service and processing the billing to the insurance company for payment. (See Application, page 4, lines 11-21).

The CRS system disclosed in the prior art only allows an authorized CRS user (typically a travel agent) to book a rental car on a specific date for a specified period of time at a specified price. While the communication of such rental information allows the rental provider to make the rental car available for the purchaser at the appropriate location on the appropriate date, the CRS does not allow for any of the additional functionalities provided by the rental vehicle software program of the present invention. Basically, a CRS provides the functionality of the reservation phase shown in Figure 2, but fails to provide the interactions shown in Figure 2 during the "open" and "close" phases of the reservation. Thus, the CRS system only allows travel agents to initiate rental car transactions. Once the CRS has been accessed to initiate the

transaction, the CRS cannot then be used to modify the reservation (i.e., different rental car, extend the rental term, cancel the transaction, etc.), monitor the progress of the reservation, or close the reservation.

Because of the present invention allows a purchaser such as an insurance company to monitor and modify its reservation without human intervention on the part of the rental car provider throughout the pendency of the reservation, the present invention avoids the mass of phone calls and human interactions that would be required for such monitoring and modification if the rental car company employed only a CRS-based system. For these reasons, the claimed invention is patentable and represents a substantial improvement over the CRS systems of the prior art.

III. Summary and Analysis of Additional Prior Art Uncovered in the Search

U.S. Patent No. 5,890,129 issued to Spurgeon discloses a system for exchanging healthcare insurance information wherein an information exchange computer is provided that interfaces via a LAN with an insurance computer and interfaces via the Internet with a plurality of primary healthcare provider computers. The invention provides centralized processing of insurance and clinical information between an insurer and a plurality of healthcare providers. When a person needing health insurance obtains a policy from the insurer, the insurer enters data on software pre-existing on the insurer's computer. This data is then passed over the LAN connection to the information exchange computer. The information exchange computer converts this data to a format used by that person's primary care provider, and passes the formatted data over the Internet to the computer system of that person's primary care provider. Using a browser, the primary care provider thus has access to insurance data for its patients. When a patient sees the primary care provider for treatment, insurance information for that patient is already available. Also, the primary care provider can transmit an insurance claim for the patient to the insurer's computer via the information exchange computer over the Internet. The information exchange computer will reformat the claim received from the primary care provider computer to the format used by the insurer's computer, and then transmit the reformatted claim via the LAN to the insurer's computer for analysis. Additionally, if a patient needs healthcare not specifically provided for in his insurance policy, the healthcare provider can submit a prior authorization request to the insurer's computer via the information exchange computer.

The present invention is patentable over the '129 patent because the teachings of the '129 patent are inapplicable in the context of an insurer accessing a computer software program to determine which of a plurality of service providers is best. The present invention allows a user to not only have access to its business partner, but also one or more competitors of its business partner through the same Internet portal. This feature of the present invention allows a user to select a rental car service provider that most closely matches its needs. However, in the '129 patent, information/exchange system provides no options to either the insurer or the primary care provider because the patient chooses the insurer and the primary care giver. After that selection by the patient, the insurer and primary care giver are tied together.

Further, the present invention allows for the automatic processing of rental car reservations. However, with the '129 patent, there is no automatic processing of claims and prior authorization requests because, before fully processing a claim submission or prior authorization request by communicating an approval/rejection to the primary care provider, personnel within the insurance company must verify a patient's eligibility, confirm his benefit package, etc. using the claim information presented on the insurer's computer.

U.S. Patent No. 5,946,660 issued to McCarty et al. is directed toward an automated storage system where storage space can be rented through a central command system. Through either a kiosk located on the property of the storage facility or an Internet website, a user can access a central command center which allows that user to initiate, complete, and pay for the rental of a storage space. Using the central command center, the user can determine the availability of storage units, their price, and their location.

The present invention is patentable over the '660 patent because the '660 patent is not applicable in the context of rental car reservations, and fails to teach or suggest providing the ability to make storage reservations for a plurality of different providers of storage services. No teaching or suggestion can be found in the '660 patent to extend its system to the rental car industry, as it is directed solely to processing the rentals of storage spaces. Also, even if the '660 patent were applicable in the context of rental car reservations, the '660 patent fails to teach or suggest allowing competitors of the storage space provider operating the central command center to also offer their services through the central command center. The present invention, however, claims a feature wherein a plurality of rental car service providers can take reservations via the rental car software program.

U.S. Patent No. 5,926,793 issued to de Rafael et al. discloses a timeshare database and related software for processing trade requests, listings, and purchaser requests for timeshares. This database is network-accessible. Anyone owning a timeshare and registered with the database may list a timeshare therein. Anyone registered with the database and desiring to trade or purchase a timeshare may request such a transaction. The software processes trade requests on the basis of various parameters entered regarding the transaction and compares the request to stored parameters regarding listings to determine whether the timeshare qualifies for the trade request. Users can search for potential timeshares on the basis of geographic region, time availability, and price availability. Upon approving a timeshare request, the software notifies the property management personnel of the transaction.

The present invention is patentable over the '793 patent because the '793 patent is not applicable in the context of rental car reservations. The '793 patent basically addresses an enhanced bulletin board where time share owners and purchasers can list, buy, sell, and swap their time shares. The present invention, however, is directed to a sophisticated system allowing a rental car customer such as an insurance company to streamline its interaction with the rental car provider such that its reservations are automatically processed by a software program to which it has access. No teaching or suggestion can be found in the '793 patent that would lead one of ordinary skill in the art to modify time-sharing swapping with a streamlined rental car reservation process.

U.S. Patent No. 5,926,798 issued to Carter discloses a method and apparatus for performing computer-based online commerce using an intelligent agent. This intelligent agent essentially comprises software resident on a computer system that connects with a plurality of server computers associated with various services (for example, restaurants, theaters, etc.) and reviews the goods and services available from those server computers and compares such information with a request received from a user. The intelligent agent then determines which services best match the user's request and communicates a transaction to those providers through their server computers. The exemplary use of this invention is disclosed to be scheduling an evening out wherein the client computer will contact various restaurants and theaters to determine which restaurant and theater most closely match the user's request.

U.S. Patent No. 5,983,200 issued to Slotznick is also directed to an intelligent agent for executing delegated tasks. The framework for this invention is very similar to that of the '798

patent. With this invention, as the user continually provides the agent with instructions, the agent will store a list of those instructions and learn the preferences of the user. Thus, the agent can predict which tasks a user will desire and can automatically process those tasks in an efficient manner when requested to do so. For example, the intelligent agent may memorize the birthdays and anniversaries of friends and family of a user, and may remember the gifts commonly given to those people on those dates. When those dates actually occur, the agent automatically places a gift order with the appropriate service provider (for example, sending the same type of flowers to certain friends on their anniversary).

The present invention is patentable over the '798 and '200 patents because neither of those patents are applicable in the context of rental car reservations. While the intelligent agents of the '798 and '200 patents allow a user to make on-line purchases from a variety of on-line service providers, it provides no teaching as to how such a purchase can be effectuated in the context of a rental car reservation.

Further, neither the '798 nor '200 patent teach or suggest the start-to-end automatic processing of car rental reservations provided by the present invention. The intelligent agents of both patents simply book and purchase the various items that its user has indicated are desired. The '798 and '200 patents each fail to teach or suggest that, after making such a reservation, the intelligent agent be able to provide its user with the opportunity to modify or monitor the reservation.

U.S. Patent No. 5,581,461 issued to Coll et al. is directed toward a computerized system and method for storage, processing and transfer of inventory and other data among a central processor/ database and a number of remote locations. A central computer processor/database is interconnected with a plurality of remote locations via a gateway interface and communications network. The remote locations may comprise either local processors and associated local databases or terminal devices connected with the system via third party systems (such as a CRS). The gateway interface provides cooperative processing among the central processor and the plurality of remote processors to establish a common interface between application level software operating on the central processor and on the plurality of local processors. Cooperative processing refers to a computing environment in which two or more loosely-coupled programs operating on computers interconnected by means of a network are able to synchronize their operation to achieve a common goal. The preferred embodiment of the invention is a hotel

reservation system for a hotel chain having a plurality of hotel locations and a plurality of reservation methods (a 1-800 number, direct bookings through the individual hotel locations, CRS reservations, etc.). This system supports not only the storage and exchange of basic room inventory/reservation data between and among the central and remote locations, but also such advance data management features as a single depleting inventory for both the central and remote locations, rate plan restricted access, and display of room layout data at an operator's terminal.

The present invention is patentable over the '461 patent, not only because the '461 patent fails to teach or suggest an extension to rental car reservations, but because it fails to teach or suggest a reservation software program that provides automatic start-to-end processing of reservations. The '461 patent provides a hotel chain having a plurality of individual hotel locations with (1) a centralized database for taking hotel reservations for all of its locations from a variety of sources where information, and (2) a data manager which can coordinate the storage and exchange of information such as room inventories, pricing plans, and room inventory tracking for each of the individual hotel locations. The system disclosed in the '461 patent extends only to the mere booking of hotel rooms, and fails to provide, after the initial booking is made, for continued interaction via the system between the person or entity booking the hotel room and the hotel room provider.

U.S. Patent No. 5,406,475 issued to Kouchi et al. discloses a data processing network having a plurality of independent subscribers wherein a database is shared by various businesses within the same industry to integrate their operations. The preferred industry is the apparel industry. The invention notes that when manufacturing an item such as a dress, many companies are involved. Data necessary for each company to optimize its scheduling can be shared via the database. In other words, the '475 patent provides a data service network in which an integrated database stores various business data gathered from each part of the apparel industry including plan, manufacture, and sales relating to various raw materials and products. Each business entity within the apparel industry that subscribes to the integrated database may then access the database and use the database information to optimize its production schedule, delivery schedule, ordering schedule, etc.

U.S. Patent No. 5,923,552 issued to Brown et al. discloses a system and method for coordinating the schedules of different but related industries. This patent is directed to the home-

building industry and coordinates the schedules of the builder, various suppliers, subcontractors, etc. by sharing with those entities information related to the building of a home. It allows for the various entities to schedule their work times around expected delays, schedule conflicts, etc.

The present invention is patentable over the '475 patent and '552 patent because those patents are not applicable in the context of the rental car industry. Both the '475 and '552 patents address using a centralized database and related software to coordinate the production and delivery schedules of different businesses engaged in varying levels of the same industry (the '475 patent deals with the apparel industry and the '552 patent deals with the home building industry). These patents do not teach or suggest how one can configure a computer system to allow for the automatic authorization, processing, and billing of rental vehicle transactions.

U.S. Patent No. 6,006,201 issued to Berent et al. discloses an online motor vehicle auction system. A database and related software for the auction is interfaced with a plurality of users via a network. Each user may access the database and related software and perform the following functions: (1) accessing a sales calendar which provides the dates, locations, and inventories of the auctions; (2) accessing a stock locator which locates a particular vehicle; (3) accessing an electronic motor vehicle auction program which performs the bidding process; (4) accessing market reports which contain histories on the cars of the auctions; (5) accessing industry news which contains publicity materials regarding various auctions; (6) accessing a redistribution manager which provides for tracking of inventory; and (7) accessing a dealer-direct program which allows sellers to import vehicles into the auction system.

The present invention is patentable over the '201 patent because the '201 patent is not applicable in the context of rental vehicle transactions. The '201 patent fails to teach or suggest how one can configure a computer system to provide automatic authorization, processing, and billing of rental vehicle transactions. Also, the '201 patent fails to teach or suggest a rental vehicle software program that automatically "communicates a rental vehicle reservation to one of a plurality of specific geographically remote rental vehicle locations at which vehicles for rent are situated..." In the '201 patent, the bids submitted by a buyer are only communicated to a central database/server which determines whether to accept or reject the bid. There are not a plurality of auctioneers to which the bids can be routed.

U.S. Patent No. 5,893,904 issued to Harris et al. discloses a system and method for brokering the allocation of an item of business property. In the '904 patent, a submitter, a person

who is requesting some type of allocation of business property (a chair, printer, or other such item owned by business), enters his/her allocation request on the system of the '904 patent. The allocation request is received by a routing system which identifies the person at the business authorized to approve such a disposition and routes the request thereto. A database contains a listing of all items of business property available to be allocated, and a plurality of authorizers process authorization requests routed thereto by the routing system.

The present invention is patentable over the '904 patent because the '904 patent deals with how a business can manage the allocation of its business property (i.e., printers, chairs, desks, etc.) in an efficient manner, not with how a rental car company can streamline its interaction with customers. In fact, the '904 patent does not deal with commerce between two businesses. In the '904 patent, the submitter is "an employee, a manager, a supervisor, an executive, or any other person associated with the organization that desires to allocate the item." (See '904 patent, column 2, lines 51-54). However, with the present invention, the authorized purchaser of rental car services is a person or entity outside the rental car organization, preferably a multi-level business organization such as a car insurance company.

Also, under the system of the '904 patent, to fully process an allocation request, the '904 system routes the allocation request to an appropriate authorizer (the "authorizers are persons such as managers, supervisors, or executives that have the authority to authorize the allocation of the item, depending on the value or other characteristics of the item"). (See '904 patent, column 2, lines 54-57). These authorizers determine whether to approve the allocation request. Therefore, the '904 patent fails to teach or suggest a software program providing automatic authorization, processing, and billing of transactions because the '904 patent teaches that a human intermediary (an authorizer) is needed to complete transactions initiated by the submitter.